

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:) Case No. 14-80800
Sadie Pearl Brown) Chapter 13
1421 Carbonton-Goldston Road)
Goldston, NC 27252)
)
)
)
)
)
)
SS# xxx-xx-8104)
SS# _____)
Debtor(s))

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on July 18, 2014.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

I. Plan Payments

The plan proposes a payment of \$1,534.00 per month for a period of 60 months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

II. Administrative Costs

1. Attorney fees.

- The attorney for the Debtor will be paid the base fee of \$3,700.00. The Attorney has received \$0.00 from the Debtor pre-petition. The remainder of the base fee will be paid in the plan. Allowed secured claims will be paid adequate protection payments until the attorney has been paid in full and will subtract the total of adequate protection payments received from the principal balance. After monthly payments to the attorney, allowed secured claims and co-signed claims will be paid in equal payments.
- The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

- 2. Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses

III. Priority Claims

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

1. Domestic Support Obligations ("DSO")

- a. None
- b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

- c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.
- d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
Chatham County Taxes	\$0.00
Chatham County Taxes	\$0.00
Internal Revenue Service	\$10,832.00
Lee County Taxes	\$0.00
NC Dept of Revenue	\$4,204.00

IV. Secured Claims

1. Real Property Secured Claims

- a. None
- b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
Bayview Loan Servicing, LLC..Matured mortgage with equity/debtor proposes to pay in full at prime rate est to be 3.25 % (no risk to creditor) Debtor will pay taxes and insurance	Frame house on 22 acres located at 197 West Oaks Drive, Sanford, NC (son and grandson live there and pay rent to debtor) Interest of 72 year old Debtor's life estate \$10,000, tax value \$196,700.00	NR	Y	\$890.49	\$0.00	T
Carrington Mortgage Se .Matured mortgage with equity/debtor proposes to pay in full at prime rate est to be 3.25 % (no risk to creditor) Debtor will pay taxes and insurance	Frame house on 3.7 acres located at 1421 Carbonton-Goldston Road, Goldston, NC occupied by debtor and disabled sister	R	Y	\$264.63	\$0.00	T
Chatham County Tax Collector	1.6 acre lot located next to home on Goldston Carbonton Road, Goldston, NC	R	Y	\$2.05	\$0.00	T
Internal Revenue Service	Frame house on 3.7 acres located at 1421 Carbonton-Goldston Road, Goldston, NC occupied by debtor and disabled sister	R	Y	\$4.17	\$0.00	T
Lee County Tax Collector	Frame house on 22 acres located at 197 West Oaks Drive, Sanford, NC (son and grandson live there and pay rent to debtor) Interest of 72 year old Debtor's life estate \$10,000, tax value \$196,700.00	NR	Y	\$52.08	\$0.00	T

2. Personal Property Secured Claims

- a. None
- b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
Westlake Financial Svc	2001 Volvo S60-5cyl w 88,116 (body damage)	\$6,120.00	Y	\$0.00	\$61.20	To be determined by trustee	5.25%

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).

3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
-NONE-	

4. Liens to be Avoided

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 100 %.

VII. Executory Contracts/Leases

a. None

b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

VIII. Special Provisions

a. None

- b. Other classes of unsecured claims and treatment
- c. Other Special Terms

Date: July 18, 2014

/s/ Virginia B. Collins

Virginia B. Collins

Attorney for the Debtor

Address: **Post Office Box 1059**
Pittsboro, NC 27312

Telephone: **919-542-6154**
vcollinslaw@mindspring.com
State Bar No. **State Bar#19886**

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re: _____)
Sadie Pearl Brown)

SS# **xxx-xx-8104**)
SS# _____)

Debtor(s))

**NOTICE TO CREDITORS
AND
PROPOSED PLAN**

Case No. **14-80800**

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

**Reid Wilcox
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402**

**Richard M. Hutson, II
Chapter 13 Trustee
Durham Division
Post Office Box 3613
Durham, NC 27702-3613**

**Absolute Collection Service
421 Fayetteville St. Mall, STE 600
Raleigh, NC 27601**

**Absolute Collection Service
421 Fayetteville St. Mall, STE 600
Raleigh, NC 27601**

**Absolute Collection Service
421 Fayetteville St. Mall, STE 600
Raleigh, NC 27601**

**Ashro
1515 S 21st St
Clinton, IA 52732**

**Bayview Loan Servicing, LLC
Attn: Managing Agent or Officer
4425 Ponce de Leon Blvd., 5th Floor
Miami, FL 33146**

**Bull City Financial Solutions
1107 W Main St., STE 201
Durham, NC 27701-2028**

**Bull City Financial Solutions
1107 W Main St., STE 201
Durham, NC 27701-2028**

**Carrington Mortgage Se
Attn: Managing Agent or Officer
1610 E Saint Andrew Place Sutie B150
Santa Ana, CA 92705**

**Central Carolina Hospital
Attn: Officer/General Agent
1135 Carthage St.
Sanford, NC 27330**

Central Financial Control
Attn: Officer or Managing Agent
POB 66044
Anaheim, CA 92816-6044

Chatham County Tax Collector
PO Box 697
Pittsboro, NC 27312

Chatham County Taxes
PO Box 697
Pittsboro, NC 27312

Chatham County Taxes
PO Box 697
Pittsboro, NC 27312

Credit Control Corp
Attention: Bankruptcy
Po Box 120568
Newport News, VA 23612

Duke University Medical Center
PO Box 3383
Durham, NC 27710

Internal Revenue Service
Centralized Insolvency Operations
P.O. Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service
2303 Meadowview Road
Insolvency, Mail Stop 9
Greensboro, NC 27407

Internal Revenue Service
Centralized Insolvency Operations
P.O. Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service
2303 Meadowview Road
Insolvency, Mail Stop 9
Greensboro, NC 27407

Lee County Tax Collector
PO Box 1968
Sanford, NC 27331

Lee County Taxes
Sanford, NC 27331

Mid-Carolina Radiology
PO Box 1007
Sanford, NC 27331-1007

NC Dept of Revenue
COLLECTIONS EXAMINATION DIV
POB 1168
Raleigh, NC 27602

Shapiro & Ingle
10130 Perimeter Parkway, STE 400
Charlotte, NC 28216

UNC Faculty Physicians
POB 168
Chapel Hill, NC 27514

UNC Hospitals
200 Eastowne Drive
Chapel Hill, NC 27514

UNC Physicians & Associates
400 Eastowne Dr

Chapel Hill, NC 27514-2213

UNC Physicians & Associates
143 W. Franklin St. Suite 600
Chapel Hill, NC 27514-0168

Us Auto Credit
Attn: Managing Agent or Officer
3501 Capital Blvd Suite 145
Raleigh, NC 27604

Westlake Financial Svc
Attn: Officer or Managing Agent
4751 Wilshire Blvd Suite 100
Los Angeles, CA 90010

Date: July 18, 2014

/s/ Virginia B. Collins
Virginia B. Collins